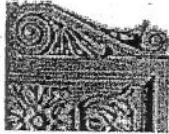


**DECLARATION OF  
DOROTHY ROSENSWEIG, ESQ.  
EXHIBIT V**



Cynthia D Stern  
cynthia.stern  
@axa-financial.com

12/04/2006 04:39 PM

To: Lizabeth J Augustine/NY/AXA-Financial/Equitable@AXA-Equitable  
cc:  
Subject: Year-End Performance Reviews -- Self-Assessment Segment

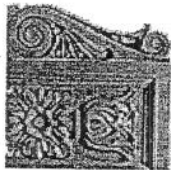
Can you update your performance review form by Friday? Include the work you did for RIFL, the tax guide and getting the bulletin board updated. Thanks.

Cindy Stern  
Customer Retention & Cross-Sales  
Customer Marketing Group  
AXA Equitable  
1290 Ave. of the Americas, 7th Floor  
New York, NY 10104

Phone: 212-314-2906

Fax: 212-707-7478

----- Forwarded by Cynthia D Stern/NY/AXA-Financial/Equitable on 12/04/2006 04:37 PM -----



Jeanne O'Connor  
Jeanne\_O'Connor  
@mony.com

11/30/2006 05:54 PM

To: Cynthia D Stern/NY/AXA-Financial/Equitable@AXA-Equitable, Melanie Schutt/NY/AXA-Financial/Equitable@AXA-Equitable, Janet Farina/NY/AXA-Financial/Equitable@AXA-Equitable, Maud Suarez/NY/AXA-Financial/Equitable@AXA-Equitable  
cc:  
Subject: Year-End Performance Reviews -- Self-Assessment Segment

Hi All:

Staff year-end self-assessments are due to managers by 12/8. Please forward me your updated performance review form (same performance review form that has your goals, this is just filling out another section) with any comments you may have regarding your '06 accomplishments/progress. Please ask your people to do the same and forward to you, also by 12/8. Actual '06 sharing of ratings won't be for quite awhile; this is just the next step in the year-end review process. Let me know if questions. Thanks.

Jeanne O'Connor

VP, Customer Acquisition, Cross-Sales & Retention

Customer Marketing Group

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